

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

Voluntary Petition

NAME OF DEBTOR Barbara Jean Parker	JOINT DEBTOR
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)
SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) ***-**-3748	SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) ***-**-
STREET ADDRESS OF DEBTOR 9150 S. Phillips Ave. Chicago IL 60617	STREET ADDRESS OF JOINT DEBTOR
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook
MAILING ADDRESS OF DEBTOR	MAILING ADDRESS OF JOINT DEBTOR
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE) NOT APPLICABLE	

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other _____

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12 ☐
☐ Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- ☒ Consumer/Non-Business ☐ Business

FILING FEE (Check one box)

- ☒ Full Filing Fee attached
☐ Filing Fee to be paid in installments (Applicable to individuals only).
 Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b)

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. §101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec. 1121(e) (Optional)

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, then creditors.

ESTIMATED NO. OF CREDITORS	<input checked="" type="checkbox"/>	21
ESTIMATED ASSETS	<input checked="" type="checkbox"/> \$	68,856
ESTIMATED DEBTS	<input checked="" type="checkbox"/> \$	101,310

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 04/07/2004

Time: 15:53:20

Debtor: BARBRA JEAN PARKER

Case: 04-13818

Fee: 194

Chapter: 13 Rec. #: 3073685

Judge: Pamela Hollis

341 mtg: 05/04/2004 @ 01:00PM

ConfHrg: 06/07/2004 @ 11:00AM

Trustee: MARILYN MARSHALL



1:04BK13818-BK001

Voluntary Petition

NAME OF DEBTOR(s)

Barbara Jean Parker

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:

CASE NO.

DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer Social Sec# Address
X Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW 8 EVERY OTHER PAGE REQUIRED

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 3/26/2004

Sign: X

Barbara Jean Parker
Barbara Jean Parker

Exhibit B - Signature of Attorney

Attorney Name: Mario M Arreola

Bar No: 09067038

Law Offices of Peter Francis Geraci
55 E. Monroe Street
#3400
Chicago IL 60603
312.332.1800
312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

Attorney Name: Mario M Arreola

Dated: 4/5/2004

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Barbara Jean Parker / Debtor

Case No. : _____

Attorney for Debtor: Mario M Arreola

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

\$	2,700
\$	0
\$	2,700

For legal services rendered, Debtor(s) agrees to pay
Prior to the filing of this Statement, Debtor(s) has paid
Balance Due

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

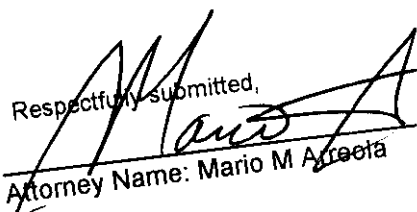
5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 4/15 /2004

Respectfully submitted,


Attorney Name: Mario M Arreola

Bar No: 09687938

Law Offices of Peter Francis Geraci
55 E. Monroe Street
#3400
Chicago IL 60603
312.332.1800

BY WHOM

In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
9150 S. Phillips Ave. Chicago, IL 60617 (Debtor's Residence)			\$ 65,000	\$ 80,150
Total			<u>\$ 65,000</u>	

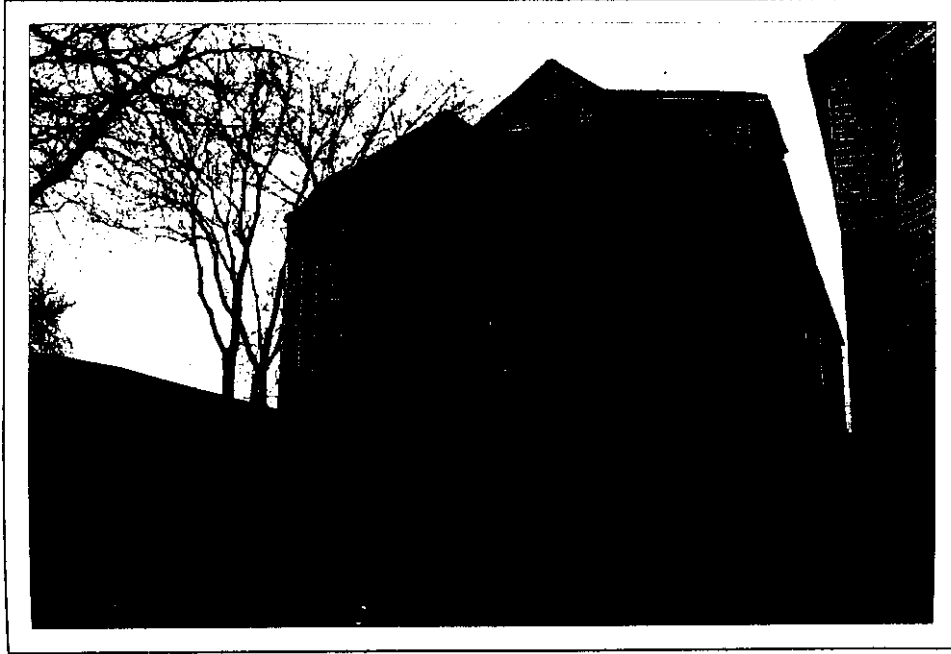
In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		<u>[x] None</u>
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		
Seaway National Bank - checking acct# 6201		\$ 10
03. Security Deposits with public utilities, telephone companies, landlords and others.		<u>[x] None</u>
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; 3 TVs, VCR, DVD player, CD player, stereo, desk, loveseat, recliner, coffee table, table/chairs, entertainment center, lamps, bedroom sets, washer/dryer, stove, refrigerator, freezer, microwave, pots/pans, dishes/flatware, lawn mower, grill		\$ 1,100
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, CDs, records, tapes, DVDs, family pictures		\$ 100



SUMMARY APPRAISAL OF REAL PROPERTY

LOCATED AT

9150 S. Phillips
Chicago, IL 60617

for

Barbara J. Parker
9150 S. Phillips
Chicago, Illinois
60617

as of

March 25, 2004

by

Gregory L. Abrams
400 Park Avenue, Suite 209
Calumet City, IL 60409

Property Address		9150 S. Phillips		State		IL		Zip Code		60617	
Legal Description		Lot 21, Block 4, in South Chicago Heights Sub.		County		Cook					
Assessor's Parcel No.		26-06-300-040		Tax Year		2002		R.E. Taxes \$		855.47	
Special Assessments \$		None									
Borrower		Parker, Barbara J.		Current Owner		Barbara J. Parker		Occupant		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	
Property rights appraised		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Project Type		PUD <input type="checkbox"/> Condominium (HUD/VA only)		HOA \$		N/A	
Neighborhood or Project Name		Calumet Heights		Map Reference		1600-74		Census Tract		4805	
Sale Price \$		N/A		Date of Sale		N/A		Description and \$ amount of loan charges/concessions to be paid by seller		N/A	
Lender/Client		Barbara J. Parker		Address		9150 S. Phillips, Chicago, Illinois, 60617					
Appraiser		Gregory L. Abrams		Address		400 Park Avenue, Suite #209, Calumet City, IL 60409					
Location		<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant occupancy		Single family housing		Present land use %		Land use change	
Built up		<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Owner		28		Low		45	
Growth rate		<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Tenant		240		High		95	
Property values		<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		Vacant (0-5%)		<input checked="" type="checkbox"/> Predominant		Commercial		10	
Demand/supply		<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply		Vacant (over 5%)		125		50		Ind	
Marketing time		<input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.									
Note: Race and the racial composition of the neighborhood are not appraisal factors.											
Neighborhood boundaries and characteristics: The subjects neighborhood is bound on the north by 87th St. on the south by 95th St. on the west by Yates Blvd., and on the east by Torrence Avenue.											
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): The Calumet Heights community is about 11 miles south and 3 miles east of Chicago's downtown central business district. Industrial and commercial uses (amenities) are along the neighborhood boundaries and do not appear to impact the subjects marketability. Nearby linkages include schools, shopping, public transportation and employment centers.											
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time - such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): Supply and demand appear to be in balance. Loan discounts and interest buydowns are not common. FHA, VA and conventional are all available in this market. Marketing time generally ranges from 90-180 days. The purpose of this appraisal is to estimate the market value of the subjects fee simple interest for the client's personal portfolio.											
Project information for PUDs (If applicable) - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No											
Approximate total number of units in the subject project N/A Approximate total number of units for sale in the subject project N/A											
Describe common elements and recreational facilities: N/A											
Dimensions 25x125 (No survey available)											
Site area 3,125 Square Feet Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
Specific zoning classification and description R2 (Single Family Residence District)											
Zoning compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning											
Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)											
Utilities Public Other Off-site improvements Type Public Private											
Electricity <input checked="" type="checkbox"/> Street Asphalt <input checked="" type="checkbox"/>											
Gas <input checked="" type="checkbox"/> Curbs/gutter Concrete <input checked="" type="checkbox"/>											
Water <input checked="" type="checkbox"/> Sidewalk Concrete <input checked="" type="checkbox"/>											
Sanitary sewer <input checked="" type="checkbox"/> Street lights Adequate <input checked="" type="checkbox"/>											
Storm sewer <input checked="" type="checkbox"/> Alley Rear of Site <input checked="" type="checkbox"/>											
Topography Level & Tap/Street Grade											
Size Typical of Area											
Shape Rectangular											
Drainage No adverse condtns noted											
View Average											
Landscaping Average											
Driveway Surface None											
Apparent easements Typical Utility											
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
FEMA Zone Zone C Map Date 11/2/83											
FEMA Map No. 170074-0125C											
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): Survey and deed not provided; therefore no determination as to nonvisible easements, encroachments, or deed restrictions could be made at the time of the inspection.											
GENERAL DESCRIPTION											
No. of Units 1											
No. of Stories 1.00											
Type (Det/Alt.) Det.											
Design (Style) Bng											
Existing/Proposed Existing											
Age (Yrs.) 93											
Effective Age (Yrs.) 45											
EXTERIOR DESCRIPTION											
Foundation Concrete											
Exterior Walls Aluminum											
Roof Surface Ash Shng											
Gutters & Downsp. None											
Window Type Wd Dbl Hng											
Storm/Screen Yes											
Manufactured House No											
FOUNDATION											
Slab N/A											
Crawl Space N/A											
Basement 100%											
Sump Pump No											
Dampness Yes											
Settlement None obsv.											
Infestation None obsv.											
BASEMENT											
Area Sq. Ft. 1335											
% Finished 0%											
Ceiling Wd Joists											
Walls Brk/Conc.											
Floor Concrete											
Outside Entry Yes											
INSULATION											
Roof Conc.											
Ceiling Conc.											
Walls Conc.											
Floor None											
Unknown											
ROOMS											
Foyer Living Dining Kitchen Den Family Rm. Rec. Rm. Bedrooms # Baths Laundry Other Area Sq. Ft.											
Basement											
Level 1 1 1 1 3 1 1335											
Level 2											
Finished area above grade contains: 6 Rooms: 3 Bedroom(s): 1.00 Bath(s): 1,335 Square Feet of Gross Living Area											
INTERIOR											
Materials/Condition											
Floors Carpet/Avg *											
Walls Plaster/Avg-Fair *											
Trim/Finish Wood/Avg											
Bath Floor Ceramic/Avg											
Bath Wainscot Ceramic/Avg											
Doors Wood/Avg											
*Bsmt walls & floor/Poor											
HEATING											
Type FA											
Fuel Gas											
Condition Avg											
COOLING											
Central No											
Other C-Fans											
Condition Avg											
KITCHEN EQUIP.											
Refrigerator <input checked="" type="checkbox"/> None											
Range/Oven <input checked="" type="checkbox"/> Stairs <input checked="" type="checkbox"/>											
Disposal <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/>											
Dishwasher <input type="checkbox"/> Scurie <input type="checkbox"/>											
Fan/Hood <input checked="" type="checkbox"/> Floor <input type="checkbox"/>											
Microwave <input type="checkbox"/> Heated <input type="checkbox"/>											
Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>											
ATTIC											
None <input type="checkbox"/>											
Stairs <input checked="" type="checkbox"/>											
Drop Stair <input type="checkbox"/>											
Scurie <input type="checkbox"/>											
Floor <input type="checkbox"/>											
Heated <input type="checkbox"/>											
Finished <input type="checkbox"/>											
AMENITIES											
Fireplace(s) # <input type="checkbox"/>											
Patio None <input type="checkbox"/>											
Deck None <input type="checkbox"/>											
Porch Enclosed <input checked="" type="checkbox"/>											
Fence None <input type="checkbox"/>											
Pool None <input type="checkbox"/>											
CAR STORAGE											
None <input checked="" type="checkbox"/>											
Garage # of cars											
Attached N/A											
Detached N/A											
Built-In N/A											
Carport N/A											
Driveway N/A											
Additional features (special energy efficient items, etc.): Circuit breakers; 40 gallon GSW hot water heater. Basement area and rooms-previously finished- are not included in the finished basement area due to its poor condition.											
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: See addendum for recommended repairs and inspections. No adverse functional or external inadequacies were noted at the time of the inspection.											
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: It is recommended that the client/user retain the services of a certified environmental professional to check for the presence of airborne and non-airborne mycotoxins (mold) within the property.											

ESTIMATED SITE VALUE \$ 65,000

ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:

Dwelling 1,335 Sq. Ft. @ \$ 69.93 = \$ 93,357

Sq. Ft. @ \$ =

Basement and Enclosed Porch = 26,052

Garage/Carport Sq. Ft. @ \$ = -0-

Total Estimated Cost New = \$ 119,409

Less Physical Functional External

Depreciation 71,645 = \$ 71,645

Depreciated Value of Improvements = \$ 47,764

"As-Is" Value of Site Improvements = \$ 1,500

INDICATED VALUE BY COST APPROACH 65,000 = \$ 65,264

Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): Dwelling cost derived from Marshall and Swift computerized cost estimator. 45 yrs effective age/ 75 yrs total economic life= 60% depreciation. Conformity with FHA/VA standards is not within the scope of this assignment. **See addendum for living area calculations**

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address (Chicago)		8516 S. Escanaba (Chicago)	8110 S. Muskegon (Chicago)	8335 S. Saginaw (Chicago)
Proximity to Subject		6 Blks North/5 Blks East	10 Blks North/4 Blks East	8 Blks North/3 Blks East
Sales Price	\$ N/A	\$ 70,000	\$ 77,000	\$ 89,000
Price/Gross Liv. Area	\$ N/A	\$ 66.67	\$ 70.58	\$ 67.94
Date and/or Verification Source	3/25/04 Visual Observation	MLS #03230735 Re/Max Excellence	MLS #03026944 First Avenue Realty	MLS #03219347 Oak Realty of Chicago, Inc.
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment
Sales or Financing Concessions		Conv. 11 DOM	- (SP-LP Diff)* -2,000	Conv. 21 DOM
Date of Sale/Time		11/19/03 closed	5/1/03 closed	12/3/03 closed
Location	Average	Average	Average	Average
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	25x125	25x125 No Adj	25x124 No Adj	40x125 -1,500
View	Average	Average	Average	Average
Design and Appeal	Bng/Average	Bng/Average	Exb/Average No Adj	Exb/Average No Adj
Quality of Construction	Alum/Average	Alum/Average	Alum/Average	Alum/Average
Age	93 Years	85 Years No Adj	94 Years No Adj	100 Years No Adj
Condition	Fair	Avg/Reported -15,000	Avg/Reported -15,000	Gd/Reported -20,000
Above Grade	Total Bdms Baths	Total Bdms Baths	Total Bdms Baths	Total Bdms Baths
Room Count	6 3 1.00	6 3 1.5 -1,000	7 3 1	6 3 1.5 -1,000
Gross Living Area	1,335 Sq. Ft.	1,050 Sq. Ft. +4,500	1,091 Sq. Ft. +4,000	1,310 Sq. Ft.
Basement & Finished Rooms Below Grade	Full Unfinished	Full Unfinished	Full Unfinished	Full Unfinished
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FA/None	FA/Window No Adj	FA/None	FA/None
Energy Efficient Items	Average	Average	Average	Average
Garage/Carport	No Garage	1 Car Garage -2,000	No Garage No Adj	No Garage No Adj
Porch, Patio, Deck, Fireplace(s), etc.	Enclosed Porch	Enclosed Porch No Adj	None +1,000	Open Porch +500
Fence, Pool, etc.	Typical/No Pool	Typical/No Pool	Typical/No Pool	Typical/No Pool
Net Adj. (total)		\$ -13,500	\$ -12,000	\$ -22,000
Adjusted Sales Price of Comparable		Gross 32.1% Net -19.3% \$ 56,500	Gross 28.6% Net -15.6% \$ 65,000	Gross 25.8% Net -24.7% \$ 67,000
Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): The above represent typical frame/aluminum sided 3-bedroom sales. The condition adjustments include a deduction for the subjects deferred maintenance. The adjusted values cluster around a \$65,000 as-is market value due to the subject needing substantial repairs.				
ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	Not in the last year/MLS Data	No prior sale was reported in the last year/MLS Data	No prior sale was reported in the last year/MLS Data	7/15/03-\$30,000 Bank to Bank Transfer Doc0319607010-Not Market
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: No current agreement of sale nor active listing of the subject was reported - Direct inquiry to owner and MLS Data Search.				
INDICATED VALUE BY SALES COMPARISON APPROACH		\$ 65,000		
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$		N/A /Mo. x Gross Rent Multiplier N/A = N/A		
This appraisal is made <input checked="" type="checkbox"/> "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.				
Conditions of Appraisal: This is a summary report developed as a complete appraisal. No warranty is given or implied, & no liability is assumed for the subject or its roof, nor for the structural or mechanical elements of the subject property.				
Final Reconciliation: The value assumes the property complies with the building and electrical codes of the community. The sales comparison approach is the primary method used in measuring the market value of single family residences. See addendum for extraordinary assumptions and other conditions of appraisal.				
The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised 6/93).				
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF March 25, 2004 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 65,000				
APPRaiser:		SUPERVISORY APPRAISER (ONLY IF REQUIRED):		
Signature		Signature		
Name Gregory L. Abrams		Name Did Not Inspect Property		
Date Report Signed March 25, 2004		Date Report Signed		
State Certification # 153-000305 State IL		State Certification # State		
Or State License # State		Or State License # State		

Borrower or Owner Parker, Barbara J.				
Property Address 9150 S. Phillips				
City Chicago	County Cook	State IL	Zip Code 60617	
Lender or Client Barbara J. Parker				

ADDENDUM**Page 1**

The Calumet Heights community is about 11 miles south and 3 miles east of Chicago's downtown central business district. The subject property is about 1/2 mile north of 95th Street and about 1 block east of Yates Blvd. The subjects neighborhood is situated near most amenities and services in the area. Nearby linkages include schools, shopping, public transportation and employment centers. Commercial and business facilities are mostly located along 95th Street.

Repairs/Inspections Recommended for Safety

At the time of the appraisal report, the subject property was in fair condition with the following repairs and recommended inspections needed to make the property liveable and safe:

(1) Paint the interior walls and ceilings where needed to remove all peeling paint and defective paint surfaces; (2) repair the hole in the kitchen sink base; (3) repair/replace all exterior dryrotted windows and window frames; (4) repair/stabilize the front bannisters, railings and stoops, which appear loose and wobbly; (5) the enclosed rear porch appears to slope downward - it is recommended that a qualified professional/licensed contractor certify the structural integrity of the porch; (6) install gutters and downspouts around the property to provide adequate drainage - elbows attached at the downspout joints are recommended to steer the water away from the building foundation; (7) a roof inspection is recommended by a licensed roofer to determine the exact condition of the roof - as the appraiser is not a roof expert and a roof analysis is beyond the scope of this appraisal; (8) tuckpoint all four sides of the home where needed; (9) repair the walkways where needed and seal the cracks between the walkways and the building elevation walls to prevent water seepage into the basement; (10) due to deterioration in the bricks/mortar and due to water seepage in the basement, it is recommended that a foundation certification from a qualified expert be obtained to determine the structural integrity of the perimeter walls; (11) remove the kitchen from the basement (ie. cabinets, fixtures, appliances and equipment) to prevent an illegal use; (12) rip-out and remove all water damaged ceilings, walls, and flooring from the basement; (13) repair and seal any and all cracks and holes in the basement floor and in the foundation walls that may have been caused by tree-root intrusion or other deterioration to the property - as these could not be observed because they were hidden behind the drywall or otherwise were obstructed from view and are therefore beyond the scope of this appraisal; (14) remove any oil storage tanks from the basement that may have been hidden or otherwise obstructed from view, as they represent a combustible hazard; (15) mold may be present in the basement - its is recommended that the client/user retain the services of a certified environmental professional to check for the presence of airborne and non-airborne mycotoxins (mold) within the property, check for any underground storage tanks that may be hidden in the soil, and check for any other environmental hazards that may affect the property, as the appraiser is not an expert in this field; (16) a pest/termite/rodent inspection is also recommended to clear the property of any termite, pest, or rodent infestation.

It is noted that the above repair items are limited to those necessary to make the property liveable and safe on March 25, 2004 and is not a list of all possible repair items. However, if these repairs are not begun soon and prosecuted diligently to completion, the property will deteriorate further and the appraiser is not responsible or liable if the value in this report is not realized at the later date.

Extraordinary Assumptions Affecting the Scope of Work Needed

On the date of the value estimate the basement area could not be fully observed due to standing water, personal property blocking the view, and due to flooring, tile, drywall or paneling obstructing a view of the joists and foundation walls. Therefore, for the purpose of this appraisal, it is assumed that there are no airborne or non-airborne mycotoxins within the property; that there is no combustible oil storage tank hidden in the basement; and that there is no other environmental hazard in or on the property that may affect the property detrimentally. If there is, the client/user is hereby notified that it could alter the opinions and conclusions reached and that the value could be substantially less than estimated in this appraisal report. Furthermore, it is recommended that the client/user have the heating and air-conditioning systems checked, tested, operated and evaluated by a qualified professional; that the client/user have the electrical system checked, tested, operated and evaluated by a licensed electrician; that the client/user have the plumbing system checked, tested, operated and evaluated by a plumbing professional; and that the client/user obtain a home inspection report to evaluate these and any other property condition concerns--including all appliances--as a detailed analysis of these is beyond the scope of this appraisal assignment. No warranty is given--neither express nor implied--and no liability is assumed for any of the above items or components. This appraisal assumes all are functional and in good working order. Moreover, I am not and have not offered myself as an expert regarding any of the above mechanical systems or building components.

In re: Barbara Jean Parker / Debtor

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
06. Wearing Apparel		
Necessary wearing apparel		\$ 500
07. Furs and jewelry.		
Earrings, watch, costume jewelry		\$ 70
08. Firearms and sports, photographic, and other hobby equipment.	<u>[x] None</u>	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<u>[x] None</u>	
10. Annuities	<u>[x] None</u>	
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.	<u>[x] None</u>	
12. Stocks and interests in incorporated and unincorporated businesses.	<u>[x] None</u>	
13. Interest in partnerships or joint ventures.	<u>[x] None</u>	
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<u>[x] None</u>	
15. Accounts receivable	<u>[x] None</u>	
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	<u>[x] None</u>	
17. Other liquidated debts owing debtor including tax refunds.	<u>[x] None</u>	
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<u>[x] None</u>	
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<u>[x] None</u>	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		
Expected 1997 tax refunds - \$653 federal - \$30 state - to be set off against debtor's tax liability		\$ 683
Expected 1998 tax refunds - \$1,306 federal - \$87 state - to be set off against debtor's tax liability		\$ 1,393
21. Patents, copyrights and other intellectual property.	<u>[x] None</u>	
22. Licenses, franchises and other general intangibles.	<u>[x] None</u>	

In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
23. Autos, Truck, Trailers and other vehicles and accessories.		<u>[x] None</u>
24. Boats, motors and accessories.		<u>[x] None</u>
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		<u>[x] None</u>
	Total	<u>\$ 3,856</u>

In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C. S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
00. Real Property			
9150 S. Phillips Ave. Chicago, IL 60617 (Debtor's Residence)	735 ILCS 5/12-901	\$ 7,500	\$ 65,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or			
Seaway National Bank - checking acct# 6201	735 ILCS 5/12-1001(b)	\$ 10	\$ 10

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; 3 TVs, VCR, DVD player, CD player, stereo, desk, loveseat, recliner, coffee table, table/chairs, entertainment center, lamps, bedroom sets, washer/dryer, stove, refrigerator, freezer, microwave, pots/pans, dishes/flatware, lawn mower, grill	735 ILCS 5/12-1001(b)	\$ 1,100	\$ 1,100
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, CDs, records, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 70	\$ 70
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
Expected 1997 tax refunds - \$653 federal - \$30 state - to be set off against debtor's tax liability	x		\$ 683
Expected 1998 tax refunds - \$1,306 federal - \$87 state - to be set off against debtor's tax liability	x		\$ 1,393

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In re: **Barbara Jean Parker / Debtor**

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Case No. : _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U N LI QU IT E D	DI S P U T E D	Amount of claim without deducting value of collateral	Unsecur ed portion, if any
Co-Debtor						

1 <u>City of Chicago Dept of Water</u>	2004 Statutory Lien				\$ 450	\$ 0
Account No. 145174 145174	Value: \$ 65,000					
Bankruptcy Department	9150 S. Phillips Ave. Chicago, IL					
Suite LL10 333 South State St.	60617 (Debtor's Residence)					
Chicago IL 60604						
2 <u>Option One Mortgage</u>	2001 Mortgage				\$ 78,000	\$ 13,000
Account No. 0004153250	Value: \$ 65,000					
Bankruptcy Department	9150 S. Phillips Ave. Chicago, IL					
PO Box 57038	60617 (Debtor's Residence)					
Irvine CA 92619-7038						
3 <u>Option One Mortgage</u>	2004 Mortgage Arrears				\$ 1,700	\$ 1,700
Account No. 0004153250	Value: \$ 65,000					
Bankruptcy Department	9150 S. Phillips Ave. Chicago, IL					
PO Box 57038	60617 (Debtor's Residence)					
Irvine CA 92619-7038						
TOTAL					\$ 80,150	

In Re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Case No. :

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	H C U D W O N S J N L I P C T I Q U N G D E E A T E T E D	Claim Amount and Notes*
1 <u>Illinois Department of Revenue</u> Account No. 3748 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	2001		\$ 350
2 <u>Internal Revenue Service</u> Account No. 3748 Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	2001		\$ 1,800
3 <u>Illinois Department of Revenue</u> Account No. 3748 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	2000		\$ 340
4 <u>Internal Revenue Service</u> Account No. 3748 Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	2000		\$ 2,200
5 <u>Illinois Department of Revenue</u> Account No. 3748 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	2002		\$ 340
6 <u>Internal Revenue Service</u> Account No. 3748 Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	2002		\$ 1,750
7 <u>Illinois Department of Revenue</u> Account No. 3748 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	2003		\$ 350

Case No. : _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	HC U D WO N S J N LI P C TI Q U N UI T G D E E A D N T E T E D					Claim Amount and Notes*
8 <u>Internal Revenue Service</u> Account No. 3748 Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	2003						\$ 1,800
Total							\$ 8,930

In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc

In re:

Barbara Jean Parker / Debtor

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Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
1 <u>Beneficial Illinois, Inc.</u> Account No. Bankruptcy Department PO Box 489 Lansing IL 60438 Freedman Anselmo Lindberg and Rappe 1807 W. Diehl Rd. Naperville IL 60566	1998-2003 Debt Owed Representing: <u>Beneficial Illinois, Inc.</u>	\$ 6,400
2 <u>Capital One</u> Account No. 8541304792794 Bankruptcy Department PO Box 34631 Seattle WA 98124-1631 Westmoreland Agency Bankruptcy Department PO Box 85522 Richmond VA 23285	2002 Credit Card or Credit Use Representing: <u>Capital One</u>	\$ 850
3 <u>Commonwealth Edison & Co.</u> Account No. 9538482002 Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523	2004 Utility Bills/Cellular Service	\$ 400

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<hr/>		
4 <u>Cross Country Bank</u> Account No. 4227 0937 9707 2562 Bankruptcy Department PO Box 10001 Huntington WV 25770-0001 Risk Management Alternatives Bankruptcy Department PO Box 182963 Columbus OH 43218-2963	2002 Credit Card or Credit Use Representing: <u>Cross Country Bank</u>	\$ 850
5 <u>Illinois Department of Revenue</u> Account No. 3748 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	1999 Taxes - Federal, State or Local	\$ 165
6 <u>Instant Cash Advance</u> Account No. 31 336363748 Bankruptcy Department 1916 E. 95th St. Chicago IL 60617	3/1/04 PayDay Loan	\$ 450
7 <u>Internal Revenue Service</u> Account No. 3748 Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	1999 Taxes - Federal, State or Local	\$ 815
8 <u>People's Energy</u> Account No. 2 5000 1339 5669 Bankruptcy Dept. 7625 S. Essex Ave Chicago IL 60649-4205	2003-04 Utility Bills/Cellular Service	\$ 1,000

In re:

Barbara Jean Parker / Debtor

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Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
9 <u>SBC</u> Account No. 773 768 5672 9506 Bankruptcy Department PO Box 5072 Saginaw MI 48605-5072	1/04 Utility Bills/Cellular Service	\$ 200
10 <u>WFNNB/Service Merchandise</u> Account No. 13060582 Bankruptcy Department PO Box 659569 San Antonio TX 78265-9569 Asset Acceptance LLC Bankruptcy Department PO Box 9063 Brandon FL 33509-9063 McMahan & Sigunick, Ltd. 216 W. Jackson Blvd., Ste. 450 Chicago IL 60606	1998-2003 Credit Card or Credit Use Representing: <u>WFNNB/Service Merchandise</u>	\$ 1,100
TOTAL		<u>\$ 12,230</u>

In re:

Barbara Jean Parker / Debtor

Case No. : _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument

Notes of contract or Lease and Debtor's Interest

[X] None

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

☒ None

In re: **Barbara Jean Parker / Debtor**

Case No. : _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Dependent(s)

Debtor's Marital Status:

Single

EMPLOYMENT:

Occupation: Senior administrative asst.
Name of Employer: Community Mental Hlth Council
Years Employed: approx. 7 1/2 years
Employer Address: 8704 S. Constance Ave.
Chicago IL 60617

INCOME:

Current monthly gross wages, salary, and commissions
Estimated Monthly overtime

	<u>DEBTOR</u>	<u>SPOUSE</u>
	2,313.58	0.00
	0.00	0.00

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other: Pension

218.74	0.00
53.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$271.74	\$0.00
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TOTAL NET MONTHLY TAKE HOME PAY

2,041.84	0.00
----------	------

Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

Social Security or other government assistance

\$ 0.00	
	\$ 0.00

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$ 0.00	
	\$ 0.00

TOTAL MONTHLY INCOME

\$ 2,041.84	\$ 0.00
-------------	---------

TOTAL COMBINED MONTHLY INCOME

\$ 2,041.84	
-------------	--

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Barbara Jean Parker / Debtor**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	0.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	315.00
Water and Sewer	\$	60.00
Telephone	\$	60.00
Other	\$	0.00
	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	160.00
Clothing	\$	25.00
Laundry and Dry Cleaning	\$	10.00
Medical and Dental expenses, Rx Medicines	\$	3.00
Transportation (not including car payments)	\$	65.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	0.00
Charitable contributions	\$	40.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	55.17
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	0.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	15.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	15.00
Postage/Banking	\$	2.00
Contacts	\$	10.00
Babysitting/Childcare		
Tuition, Books	\$	0.00
Student Loans	\$	0.00
	\$	0.00
	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	835.17

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$	2,041.84
B. Total projected monthly expenses	\$	835.17
C. Excess income (A minus B)	\$	1,206.67

In re: **Barbara Jean Parker / Debtor**

: _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly	\$	1,205.00
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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:

Barbara Jean Parker / Debtor

Case No. : _____

Attorney for Debtor: Mario M Arreola

For: Peter Francis Geraci

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED	PAGES	A M O U N T S		S C H E D U L E D	
	(YES / NO)		ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	65,000			
SCHEDULE B - Personal Property	Yes	—	3,856			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			80,150	
SCHEDULE E - UnSecured Priority	Yes	1			8,930	
SCHEDULE F - UnSecured NonPriority	Yes	—			12,230	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				2,042
SCHEDULE J - Expenditures	Yes	1				835
			\$ 68,856	\$ 101,310		

In Re: **Barbara Jean Parker / Debtor**

Case No. : _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Sign: X

Jan
Barbara Parker

Dated: Mar 1 26 /2004

Barbara Jean Parker

SIGN AND DATE ABOVE

In Re: Barbara Jean Parker / Debtor

Case No. : _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statment concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor's income

2004.....: approx. \$2,320/month

2003.....: approx. \$30,710

2002.....: approx. \$29,760

Source.....: employment

Spouse

[x] None

02. INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

Spouse

[x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[x] None

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

Case Title..... Asset Acceptance LLC v. Barbara Parker

Page 26 of 32

Case No.....: 03-M1-174053

Court/Agency Location: Cook County Circuit Court

Nature of Proceeding.: small claims

Suit Status.....: pending

Case Title.....: Beneficial Illinois v. Barbara Parker

Case No.....: 03-M1-107631

Court/Agency Location: Cook County Circuit Court

Nature of Proceeding.: small claims

Suit Status.....: judgment entered 5/13/2003

04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year:

Beneficiary of Seizure: Beneficial Illinois Inc.

Address.....: see schedule F

Seizure Date.....: 2004

Property Description.: cash

Value.....: \$157.11/paycheck for 6 or 7 pay periods

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy: [x] None

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy: [x] None

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

Recipient.....: Apostolic Church of God

Address.....: 6320 S. Dorchester Ave., Chicago, IL 60637

Relationship to Debtor: religious organization

Date of Gift.....: 2002-04

Description.....: cash

Value.....: \$40/month

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

Payment to debtor's attorney listed on 2016(b)

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case. [x] None

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts) [x] None

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details: [x] None

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today: [x] None

13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year. [x] None

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of) [x] None

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [x] None
16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None
17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material. [x] None
 "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.
- a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law: [x] None
- b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [x] None
- c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [x] None
18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. [x] None
 Name Taxpayer ID# ADDRESS NATURE DATES
 b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.
- b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [x] None
19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [x] None
- b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [x] None
- c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [x] None
- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [x] None
20. INVENTORIES [x] None
- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [x] None
- 21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [x] None

21A. Only if you are a partnership, list nature and percentage of interest of each member of it.

[x] None

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

[x] None

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year.

[x] None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case.

[x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year.

[x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years.

[x] None

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years.

[x] None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Sign: X Barbara Jean Parker
Dated: 3 / 26 / 2004 **Barbara Jean Parker**

SIGN AND DATE ABOVE AFTER READING IT

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

1. DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, MAINTENANCE OR SUPPORT in connection with a separation agreement, divorce decree or court order. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are GENERALLY dischargeable. They are NON-DISCHARGEABLE only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child.
 2. STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
 3. CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED. Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
 - (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
 - (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director.
 - (3). You did not wilfully intend to evade the tax.
 - (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offer in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.
 5. FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT. Parking & Traffic tickets, building code violations.
 6. NON-FILING HUSBAND OR WIFE. If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts.
 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.
 8. DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL. Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
 - a. Income sufficient to pay a percentage of your unsecured debt.
 - b. Failure to keep books and records documenting your financial affairs.
 - c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
 - d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 - e. BENEFITS OVERPAYMENTS like aid or unemployment if a determination of fraud has been made before or during your bankruptcy.
 - f. Failure to appear at meetings, court dates, or co-operate with Trustee.
 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.
 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY BEYOND TODAY IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in any lawsuit.
 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Barbara Jean Parker 3/26/04
 Barbara Jean Parker

Beneficial Illinois, Inc.
Bankruptcy Department
PO Box 489
Lansing, IL 60438

Capital One
Bankruptcy Department
PO Box 34631
Seattle, WA 98124

City of Chicago Dept of Water
Bankruptcy Department
Suite LL10 333 South State St.
Chicago, IL 60604

Commonwealth Edison & Co.
Attn: System Credit/BK Dept
2100 Swift Dr.
Oak Brook, IL 60523

Cross Country Bank
Bankruptcy Department
PO Box 10001
Huntington, WV 25770

Illinois Department of Revenue
Bankruptcy Department
PO Box 19035
Springfield, IL 62794

Illinois Department of Revenue
Bankruptcy Department
PO Box 19035
Springfield, IL 62794

Illinois Department of Revenue
Bankruptcy Department
PO Box 19035
Springfield, IL 62794

Illinois Department of Revenue
Bankruptcy Department
PO Box 19035
Springfield, IL 62794

Illinois Department of Revenue
Bankruptcy Department
PO Box 19035
Springfield, IL 62794

Instant Cash Advance
Bankruptcy Department
1916 E. 95th St.
Chicago, IL 60617

Internal Revenue Service
Attn: Bankruptcy Dept.
Mail Stop 5010 CHI 230 S.
Dearborn St.
Chicago, IL 60604

Internal Revenue Service
Attn: Bankruptcy Dept.
Mail Stop 5010 CHI 230 S.
Dearborn St.
Chicago, IL 60604

Internal Revenue Service
Attn: Bankruptcy Dept.
Mail Stop 5010 CHI 230 S.
Dearborn St.
Chicago, IL 60604

Internal Revenue Service
Attn: Bankruptcy Dept.
Mail Stop 5010 CHI 230 S.
Dearborn St.
Chicago, IL 60604

Internal Revenue Service
Attn: Bankruptcy Dept.
Mail Stop 5010 CHI 230 S.
Dearborn St.
Chicago, IL 60604

Option One Mortgage
Bankruptcy Department
PO Box 57038
Irvine, CA 92619

Option One Mortgage
Bankruptcy Department
PO Box 57038
Irvine, CA 92619

People's Energy
Bankruptcy Dept.
7625 S. Essex Ave
Chicago, IL 60649

SBC
Bankruptcy Department
PO Box 5072
Saginaw, MI 48605

WFNNB/Service Merchandise
Bankruptcy Department
PO Box 659569
San Antonio, TX 78265


**NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: Barbara Jean Parker / Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 3 , 26 /2004


Barbara Jean Parker

SIGN AND DATE ABOVE